

41 The financial instrument of claim 38, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

42. An inflation adjusted financial instrument comprising:
a principal component;
an accrual component having fixed and variable interest components payable at the end of a term of the financial instrument, said variable interest component being adjusted for inflation based on the Consumer Price Index (CPI); and
wherein the principal component is payable at the end of the term of the financial instrument.

43. The financial instrument of claim 42, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

44. The financial instrument of claim 42, wherein said financial instrument comprises a debt instrument.

45 The financial instrument of claim 44, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

REMARKS

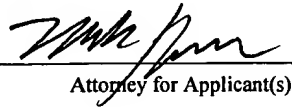
This is a continuation of Serial No. 09/184,752, filed November 2, 1998 for which a Notice of Allowance issued December 20, 1999, allowing claims 34-54 and 58-64. Claims 55-57 and 65-67 from that application are the basis for Claims 34-45 of the present application.

CONCLUSION

The Examiner is invited to contact the undersigned attorney at 512-794-3626 with any questions, comments or suggestions relating to the referenced application.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231,

on 4/17, 2000.


Attorney for Applicant(s)

4/17/00
Date of Signature

Respectfully submitted,



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